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IN THE CLAIMS

Please cancel claims 5, 6, 7, 9, 10, 12, 20, 21, 22, 24, 25, 35, 36, 37, 39, 40 and 42, and amend claims 1, 11, 13, 14, 15, 16, 26, 28, 29, 30, 31, 41, 43, 44 and 45 as follows:

1. (CURRENTLY AMENDED) A method of performing financial processing in one or more computers, comprising:

(a) selecting accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers.

2. (ORIGINAL) The method of claim 1, wherein the NPV is a net present profitability value.

3. (ORIGINAL) The method of claim 1, wherein the FV is a possible future profitability value.

4. (ORIGINAL) The method of claim 1, wherein the accounts comprise current profitability values of accounts for the customers.

5. (CANCELED)

6. (CANCELED)

7. (CANCELED)

8. (ORIGINAL) The method of claim 1, wherein the NPV and FV calculations are based on the rules.

9. (CANCELED)

10. (CANCELED)

11. (CURRENTLY AMENDED) The method of claim [[9]] 1, wherein the grouped selection criteria comprise similar selection criteria.

12. (CANCELED)

13. (CURRENTLY AMENDED) The method of claim [[12]] 1, wherein the statements are generated from one or more object-oriented parameterized templates.

14. (CURRENTLY AMENDED) The method of claim [[12]] 1, wherein the statements are optimized so that the statements are executed in parallel by the database management system.

15. (CURRENTLY AMENDED) The method of claim [[12]] 1, wherein the statements include one or more macros.

16. (CURRENTLY AMENDED) A system for performing financial processing, comprising:

one or more computers;

logic, performed by the computers, for:

(a) selecting accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and

attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers.

17. (ORIGINAL) The system of claim 16, wherein the NPV is a net present profitability value.

18. (ORIGINAL) The system of claim 16, wherein the FV is a possible future profitability value.

19. (ORIGINAL) The system of claim 16, wherein the accounts comprise current profitability values of accounts for the customers.

20. (CANCELED)

21. (CANCELED)

22. (CANCELED)

23. (ORIGINAL) The system of claim 16, wherein the NPV and FV calculations are based on the rules.

24. (CANCELED)

25. (CANCELED)

26. (CURRENTLY AMENDED) The system of claim [[24]] 16, wherein the grouped selection criteria comprise similar selection criteria.

27. (ORIGINAL) The system of claim 16, wherein the selector function generates statements that are executed by a database management system to perform the selection of the accounts, amounts and rates.

28. (CURRENTLY AMENDED) The system of claim [[27]] 16, wherein the statements are generated from one or more object-oriented parameterized templates.

29. (CURRENTLY AMENDED) The system of claim [[27]] 16, wherein the statements are optimized so that the statements are executed in parallel by the database management system.

30. (CURRENTLY AMENDED) The system of claim [[27]] 16, wherein the statements include one or more macros.

31. (CURRENTLY AMENDED) An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; and

(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates,

wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers.

32. (ORIGINAL) The article of claim 31, wherein the NPV is a net present profitability value.

33. (ORIGINAL) The article of claim 31, wherein the FV is a possible future profitability value.

34. (ORIGINAL) The article of claim 31, wherein the accounts comprise current profitability values of accounts for the customers.

35. (CANCELED)

36. (CANCELED)

37. (CANCELED)

38. (ORIGINAL) The article of claim 31, wherein the NPV and FV calculations are based on the rules.

39. (CANCELED)

40. (CANCELED)

41. (CURRENTLY AMENDED) The article of claim [[39]] 31, wherein the grouped selection criteria comprise similar selection criteria.

42. (CANCELED)

43. (CURRENTLY AMENDED) The article of claim [[42]] 31, wherein the statements are generated from one or more object-oriented parameterized templates.

44. (CURRENTLY AMENDED) The article of claim [[42]] 31, wherein the statements are optimized so that the statements are executed in parallel by the database management system.

45. (CURRENTLY AMENDED) The article of claim [[42]] 31, wherein the statements include one or more macros.